

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Deutsche Bank National Trust Company, as Trustee, in
trust for the registered holders of Morgan Stanley ABS
Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through
Certificates, Series 2007- HE5

In Re:

Sonya K. Royster,

Debtor.



Order Filed on April 7, 2022
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-28873 SLM

Adv. No.:

Hearing Date: 3/23/2022

Judge: Stacey L. Meisel

ORDER CURING ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: April 7, 2022

A handwritten signature in cursive script, reading "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Sonya K. Royster

Case No: 19-28873 SLM

Caption of Order: ORDER CURING ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through Certificates, Series 2007-HE5, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 380 Watsessing Avenue, Bloomfield, NJ, 07003, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 15, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2021 through March 2022 for a total post-petition default of \$19,312.36 (3 @ \$2,417.10, 6 @ \$2,411.16, less suspense balance of \$2,405.90); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$19,312.36 will be paid over nine months by Debtor remitting \$1,609.36 per month for eleven months and \$1,609.40 for on month in addition to the regular monthly mortgage payment, which additional payments shall begin on April 1, 2022 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2022, directly to Secured Creditor care of its servicer, SPS, Inc., P.O. Box, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post petition fee notice, which is to be paid through Debtors' Chapter 13 plan, and that this certification is hereby resolved.

In re:
Sonya K Royster
Debtor

Case No. 19-28873-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 07, 2022

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2022:

Recip ID	Recipient Name and Address
db	+ Sonya K Royster, 380 Watsessing Avenue, Bloomfield, NJ 07003-6072

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, et al... rsolarz@kmlawgroup.com
Scott D. Sherman	on behalf of Debtor Sonya K Royster ssherman@minionsherman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5